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PATENT, TRADEMARK, COPYRIGHT AND UNFAIR COMPETITION LAW AND RELATED LITIGATION

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## **FACSIMILE COVER SHEET**

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**Examiner Daniel** 

Kesack

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**Total Pages:** 

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From:

Thomas W. Humphrey

Re:

i Attorney Docket: MPS-30DV3

US Application Serial No. 09/859,615

Filed May 16, 2001

System and Method For Paying Bills and Other Obligations

Including Selective Payor and Payee Controls

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# **Message/Comments**

Attached is an Appeal Brief. Please Apply the Appeal Brief and Extension of Time Fee to Account 23-3000.

Confirmation copy will not follow.

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PATENT ATTY. DOCKET NO. MPS-03DV3

#### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

# BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES

#### Ex parte

	Appeal No	
Serial No.: Filed: Group Art Unit: Examiner: Applicant: Title:	09/859,615 May 16, 2001 3691 Daniel Kesack George W. Landry System And Method For Paying Bills A Including Selective Payor And Payee C	ontrols
Cincinnati, Ohio 4520	2	January 26, 2009 <i>Via Facsimile</i>
	APPEAL BRIEF	
This brief is in	furtherance of Applicant's Notice of Appeal fil	ed August 26, 2008,
appealing the decision	of the Examiner dated February 26, 2008 final	ly rejecting claims 25-58. A
copy of the claims app	ears in the Appendix to this brief.	
	Certificate of Facsimile Transmission  I hereby certify that this correspondence electronically transmitted via facsimile on the	
	/ Thomas W. Humphrey / Thomas W. Humphrey Reg. No. 34,353	<u>January 26, 2009</u> Date

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## Real Party In Interest

The real party in interest in this appeal is MIDWEST PAYMENT SYSTEMS, an Ohio corporation of having a place of business at 38 Fountain Square Plaza, Cincinnati, Ohio 45263.

# Related Appeals and Interferences

There are no such appeals or interferences.

#### Status of Claims

#### Total Number of Claims in the Application

Claims in the application are 25-58.

#### Status of all the Claims

1. Claims cancelled: 1-24

2. Claims withdrawn from consideration but not cancelled: NONE

3. Claims objected to: NONE

4. Claims allowed or confirmed: NONE

5. Claims rejected: 25-58

#### Claims on Appeal

The claims on appeal are Claims 25-58.

# Status of Amendments

There are no amendments pending.

## Summary of Claimed Subject Matter as to Independent Claim 25

Independent Claim 25 is described in the specification on page 38, lines 3-18 and Fig. 3, reference numbers 112, 120 and 150, and on page 49, line 11 through page 50, line 2, and Fig. 7 of the drawings.

As recited in claim 25, a bill paying system stores information for payees, and payors, including parameters established for enabling transfers of funds from a payee to a payor by a funds transfer generator. A communication device receives bill data from a plurality of payees and causes an interactive device to present the plurality of transactions representing bills of at least two different payees.

# Summary of Claimed Subject Matter as to Independent Claim 42

Independent Claim 42 is described in the specification on page 38, lines 3-18 and Fig. 3, reference numbers 112, 120 and 150, and on page 49, line 11 through page 50, line 2, and Fig. 7 of the drawings.

As recited in claim 42, a bill paying method involves storing information for payees, and payors, including parameters established for enabling transfers of funds from a payee to a payor by a funds transfer. Funds transfers are generated based on bill data, and the stored information. The bill data from a plurality of payees is received and is presented on an interactive device.

# **Grounds of Rejection**

Claims 25-38, 40-55, 57 and 58 remain rejected under 35 U.S.C. 103(a) as being unpatentable over Kight, U.S. Patent No. 5,383,113, in view of Pickering, U.S. Patent No. 5,483,445, as cited in the Final Office Action.

#### **Argument**

Applicant submits that the Examiner has failed to present a prima facie case of obviousness of the rejected claims based on the cited Kight and Pickering references.

Furthermore, Applicant submits that the Examiner has improperly applied the standard of obviousness in asserting the combination of the cited Kight and Pickering references.

PAGE 10/10\* RCVD AT 1/27/2009 12:52:59 AM [Eastern Standard Time]\* SVR:USPTO-EFXRF-4/16\* DNIS:2738300\* CSID:5137720052\* DURATION (mm-ss):0942

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